

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

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***BULLETIN
JUNE 30, 2008, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY APPLICATION</u>		
6-6-08	Cornerstone Bank, Enderlin, to establish a facility at 600 S 2 nd St, Bismarck	Approved by Commissioner 6-26-08
6-16-08	Cornerstone Bank, Enderlin, to establish a facility at 2280 45 th St S, Fargo	Comment period ends 7-8-08
6-16-08	American Bank Center First, Bismarck, to establish a facility at 324 N 3 rd St, Bismarck	Preliminary application

BANK RELOCATION

6-2-08	Harwood State Bank, Harwood, to move main bank from 108 Main Street to 501 Dakota Avenue, Harwood	To be acted on by State Banking Board 7-10-08
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COMMISSIONER NAME WAIVER

Irwin Union Bank and Trust Company, San Ramon, CA	Approved 5-29-08
First Sound Bank, Seattle, WA	Approved 5-29-08

USURY

The usury rate for unregulated lenders the month of July 2008 is **7.484%**.

Please provide your email address to Suzette Richardson at srichardson@nd.gov if you would prefer to receive this Bulletin by email.